

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

STEVEN R BERGERON  
SANDY J BERGERON  
Debtor(s)

Case No. 09-44170

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/20/2009.
- 2) The plan was confirmed on 05/14/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/06/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/12/2012.
- 5) The case was completed on 11/05/2014.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$53,690.00.
- 10) Amount of unsecured claims discharged without payment: \$110,755.88.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$32,566.00  
Less amount refunded to debtor \$5.00

**NET RECEIPTS: \$32,561.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$2,000.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$1,510.68  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$3,510.68**

Attorney fees paid and disclosed by debtor: \$1,500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVOCATE LUTHERAN GENERAL	Unsecured	78.83	NA	NA	0.00	0.00
BECKET & LEE LLP	Unsecured	13,303.00	13,303.88	13,303.88	5,017.28	0.00
BEST PRACTICES INPATIENT CARE	Unsecured	190.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	1,020.00	1,059.90	1,059.90	399.72	0.00
CITIBANK	Unsecured	4,844.00	NA	NA	0.00	0.00
CITIZENS FINANCE CO	Unsecured	8,863.00	NA	NA	0.00	0.00
COLLECTION COMPANY OF AMERIC	Unsecured	141.00	NA	NA	0.00	0.00
COLLECTION COMPANY OF AMERIC	Unsecured	96.00	NA	NA	0.00	0.00
CVS CAREMARK	Unsecured	307.16	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES	Unsecured	2,610.00	2,733.49	2,733.49	1,030.88	0.00
DIRECT MERCHANTS BANK	Unsecured	1,244.41	NA	NA	0.00	0.00
DUPAGE VALLEY ANESTHESIOLOGI	Unsecured	355.60	NA	NA	0.00	0.00
ECMC	Unsecured	1,135.00	676.59	676.59	255.16	0.00
ELMHURST MEMORIAL HOSPITAL	Unsecured	100.00	NA	NA	0.00	0.00
FALLON CLINIC	Unsecured	141.00	NA	NA	0.00	0.00
FCC FINANCE	Unsecured	3,466.00	3,459.52	3,459.52	1,304.68	0.00
FOUR LAKES CONDO ASSOC #3	Secured	0.00	0.00	0.00	0.00	0.00
HARRIS & HARRIS LTD	Unsecured	78.73	NA	NA	0.00	0.00
HOME DEPOT	Unsecured	4,300.00	NA	NA	0.00	0.00
HSBC	Unsecured	739.00	NA	NA	0.00	0.00
HSBC	Unsecured	1,275.00	NA	NA	0.00	0.00
ILLINOIS BONE & JOINT CENTER	Unsecured	5,000.00	NA	NA	0.00	0.00
KCA FINANCIAL SERVICES	Unsecured	25.00	NA	NA	0.00	0.00
LOYOLA UNIVERSITY HOSPITAL	Unsecured	75.00	NA	NA	0.00	0.00
MEDICAL BUSINESS BUREAU	Unsecured	685.80	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	358.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MERCHANTS CREDIT GUIDE	Unsecured	549.35	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	948.38	NA	NA	0.00	0.00
NORTHWEST COLLECTORS	Unsecured	224.00	NA	NA	0.00	0.00
NYS RETIREMENT LOAN	Unsecured	29,568.00	NA	NA	0.00	0.00
PARK RIDGE ANESTH	Unsecured	597.20	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,571.00	1,606.58	1,606.58	605.89	0.00
RESPIRATORY CONSULTANTS SC	Unsecured	325.00	NA	NA	0.00	0.00
RUSHMORE LOAN MANAGEMENT SI	Unsecured	36,921.00	37,636.95	37,636.95	14,193.98	0.00
SALLIE MAE GUARANTEE SERVICES	Unsecured	380.00	NA	NA	0.00	0.00
SALLIE MAE GUARANTEE SERVICES	Unsecured	291.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Secured	0.00	0.00	0.00	0.00	0.00
ST VINCENTS HOSPITAL	Unsecured	139.00	NA	NA	0.00	0.00
STERLING INC	Unsecured	1,875.00	1,875.77	1,875.77	707.41	0.00
THE AFFILIATED GROUP	Unsecured	176.00	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS INC	Unsecured	190.00	NA	NA	0.00	0.00
UNIVERSAL GUARDIAN ACCEPTANC	Unsecured	9,838.00	NA	NA	0.00	0.00
US BANK	Secured	4,998.16	4,998.16	4,998.16	4,998.16	0.00
US BANK	Secured	0.00	0.00	0.00	0.00	0.00
WORLD FINANCIAL NETWORK NATI	Unsecured	1,347.00	1,424.33	1,424.33	537.16	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$4,998.16	\$4,998.16	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$4,998.16</b>	<b>\$4,998.16</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$63,777.01</b>	<b>\$24,052.16</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$3,510.68</u>
Disbursements to Creditors	<u>\$29,050.32</u>

**TOTAL DISBURSEMENTS :** **\$32,561.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/06/2015

By: /s/ Glenn Stearns

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.